HOUSING MARKET INFORMATION

RENTAL MARKET REPORT

Peterborough CMA

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fall 2012

Highlights

- Peterborough's apartment vacancy rate declined to 2.7 per cent in October 2012 from 3.5 per cent one year earlier
- Factors exerting downward pressure on vacancies include weak homeownership demand from potential first time buyers, higher youth employment, a larger student population and a lower supply of rental units
- Rents for apartments in structures common to both the 2011 and 2012 surveys increased by 1.7 per cent
- In 2013, the vacancy rate in Peterborough will remain relatively flat.

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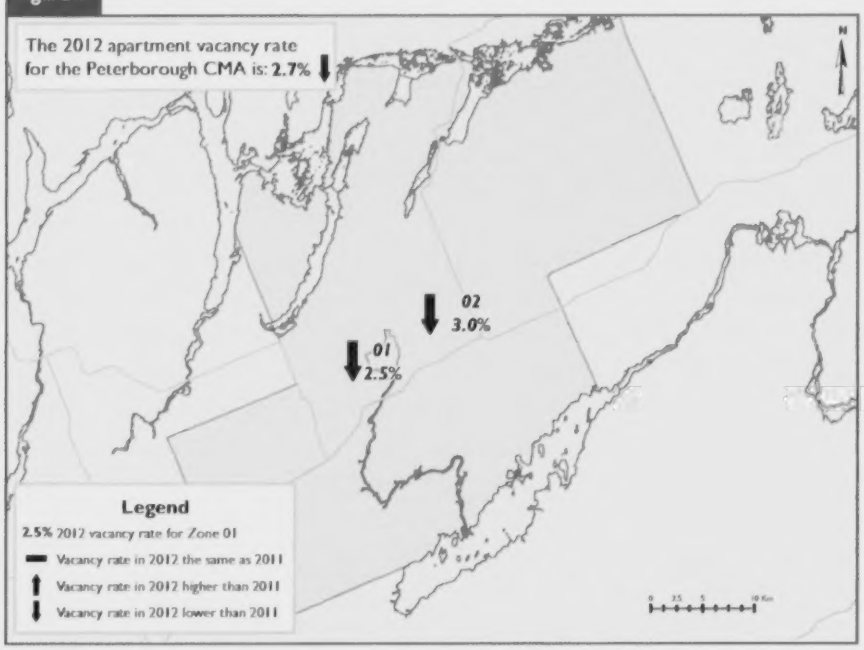
The 2012 apartment vacancy rate for the Peterborough CMA is: 2.7%
02
3.0%
01
2.5%
N
Legend
2.5% 2012 vacancy rate for Zone 01
Vacancy rate in 2012 the same as 2011
Vacancy rate in 2012 higher than 2011
Vacancy rate in 2012 lower than 2011

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Vacancy Rate Continues to Decline

According to the CMHC 2012 Fall Rental Market Survey, the vacancy rate for private rental apartment buildings with three or more units in the Peterborough CMA declined from 3.5 per cent last year to 2.7 per cent. This was the biggest decline in vacancy rate among major centres in Ontario. The average rental vacancy rate in Peterborough has decreased every year since 2009. The lower vacancy rate this year was due to a combination of weak homeownership demand from potential first time buyers, higher youth employment, a larger student population and a lower supply of rental units.

Slow movement to homeownership

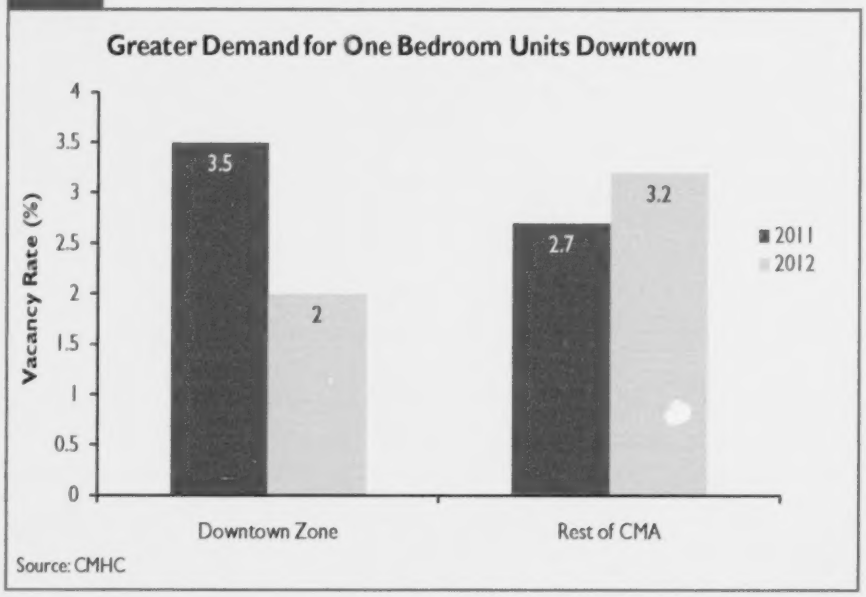
The lower vacancy rate was partly due to some existing renter households deciding to delay their purchase of a home. Weak ownership demand from this group meant fewer potential first-time buyers vacated their rental units. In 2012 the rental market tightened for the units with the highest rent. Generally, potential first time buyers rent the most expensive units, which serve as the closest substitute to the homeownership market. Despite greater employment for those aged 25 to 44 in 2012, higher home prices meant that some potential first-time buyers needed to come up with a larger down payment to move into homeownership. While repeat buyers were able to use the equity from the sale of their homes towards a down payment, renter households needed more time to accumulate savings. MLS[®][1] sales remained stable in 2012, but repeat buyers continued to dominate resale market activity. Movement of sales closely paralleled the change in new listings throughout the year, suggesting that repeat buyers drove the resale market.

Figure 2

Stronger youth employment and larger student population at Trent

Employment among the youth population aged 15 to 24 grew in

Figure 3



[1] MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

2012, suggesting that more young people were able to form a separate household and enter the rental market. In fact, 2011 census data indicates that 60% of young adults aged 18-24 lived in the parental home, down from 63% in 2006. These young households and students were largely responsible for the lower vacancy rate of one-bedroom units, particularly in the Downtown Zone. Typically, the 15 to 24 age group prefers to occupy entry level rental accommodation closer to city amenities such shops, restaurants and nightlife. There was a nominal change in the supply of one-bedroom units in this category, indicating that greater demand led to the lower vacancy rate. The one-bedroom vacancy rate in the Downtown Zone decreased from 3.5 to 2.0 per cent.

The growing number of post-secondary education programs at Trent University and Fleming College continued to attract young people, who are in the prime renting age group. Enrolment at Trent University grew by approximately two percent from 2011 to 2012, according to their Registrar's Office. As a close substitute to student housing, an increase in student enrolment meant more spill-over demand into private rental apartments. In late 2011, construction began on the first phase of a new student residence servicing Trent University, but only a fraction of the approximately 300 student spaces were ready for the start of the 2012-2013 school year in September. The number of units added this year did not keep pace with the growing student population. Enrolment at Fleming College was roughly the same as 2011.

Migration not contributing to lower vacancy rate

Net migration into Peterborough has been slower in recent years. In particular, immigration has been down in Peterborough due to better employment prospects in other regions. Immigrants tend to rent when they first move to Canada. Slower net migration has placed upward pressure on vacancy rates in Peterborough. Therefore, the drop in the vacancy rate has been due to greater demand for rental housing from existing residents.

No growth in rental supply

In addition to the higher demand for rental housing, a smaller supply of apartment units made a small contribution to the lower vacancy rate in 2012. Peterborough's total apartment universe decreased from last year despite the completion of 16 new rentals units in May. The temporary removal and reinstatement of rental units from the universe for a variety of reasons including renovations resulted in a lower supply of two-bedroom apartments this year despite the new additions. The largest decline in vacancy rate by bedroom type occurred in two bedroom apartments, going from 3.9 per cent to 2.6 per cent since the impact from supply changes was greater for this apartment type than for other types. Changes in the universe for bachelor, one and three apartment units did not have an equivalent impact on vacancy rates.

Stable Availability Rate

The availability rate is an indicator of all units on the rental market, including those which are not vacant because the tenant has given or received notice but hasn't moved out yet. The change in the availability rate from 2011 to 2012 was not statistically significant. Therefore, a similar proportion of rental units came back onto the market in both years. However, a stable availability rate from 2011 to 2012 does help to provide further evidence that the

Apartment Vacancy Rates (%) by Major Centres

	Oct. 2011	Oct. 2012
Abbotsford	6.7	4.2
Barrie	1.7	2.0
Brantford	1.8	3.5
Calgary	1.9	1.3
Edmonton	3.3	1.7
Gatineau	2.2	3.3
Greater Sudbury	2.8	2.7
Guelph	1.1	1.4
Halifax	2.4	3.0
Hamilton	3.4	3.5
Kelowna	3.0	4.0
Kingston	1.1	1.7
Kitchener-Cambridge-Waterloo	1.7	2.6
London	3.8	3.9
Moncton	4.3	6.7
Montréal	2.5	2.8
Oshawa	1.8	2.1
Ottawa	1.4	2.5
Peterborough	3.5	2.7
Québec	1.6	2.0
Regina	0.6	1.0
Saguenay	1.4	2.0
Saint John	5.9	9.7
Saskatoon	2.6	2.6
Sherbrooke	4.7	5.0
St. Catharines-Niagara	3.2	4.0
St. John's	1.3	2.8
Thunder Bay	1.7	1.1
Toronto	1.4	1.7
Trois-Rivières	3.9	5.2
Vancouver	1.4	1.8
Victoria	2.1	2.7
Windsor	8.1	7.3
Winnipeg	1.1	1.7
Total	**2.2**	**2.6**

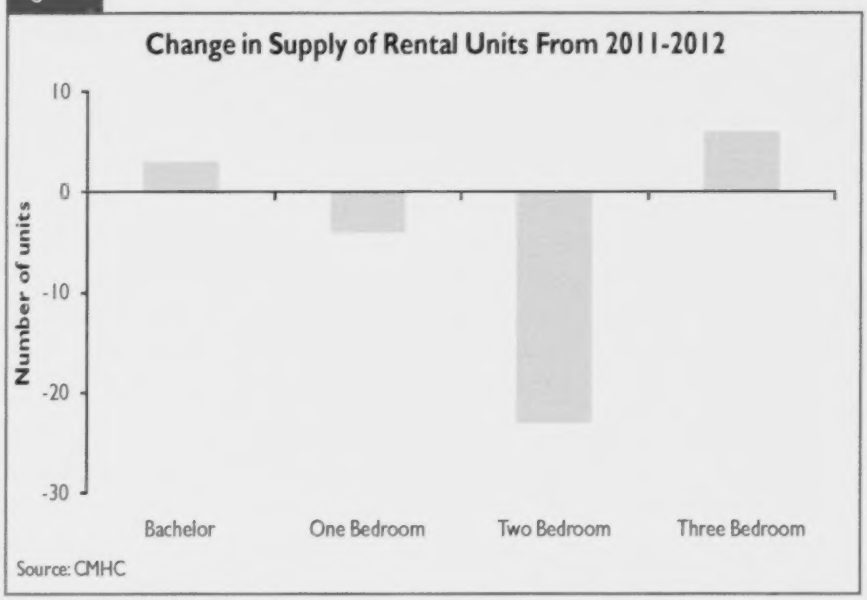
For additional information, please refer to the Rental Market Report - Canada Highlights on the CMHC website

rental market tightened this year. As the vacancy rate declined this year, the gap between the vacancy and availability rate grew wider, indicating that property owners were able to find new tenants faster once an existing tenant gave notice. The greater success re-renting available units indicates a tighter rental market.

Lower Rent Increase This Year

The average rent for two-bedroom apartments in structures that were common to the survey for both 2011 and 2012 increased 1.6 per cent in the Peterborough CMA, down from a 2.0 per cent increase in October 2011. The rent increase fell below this year's Residential Tenancies Act (RTA) guideline of 3.1 per cent. A tighter rental market typically leads to faster growth in rents. However, after having the third highest vacancy rate among Ontario CMAs in 2011, property owners responded by limiting rent increases in 2012. A relatively low rent increase was likely a factor contributing to the stronger demand for rental housing this year. A large portion of the increased demand came from the youth population, which tends to favour low-priced rental accommodation. Also, there was no growth in average weekly earnings in 2012 which was less supportive of higher rent increases. There was less demand for units in the newest buildings which charge the highest rents. The vacancy rate for buildings built after the year 2000 increased from 1.1 to 4.3 percent in 2012. Vacancy rates in all other age categories, which includes all the buildings subject to RTA guidelines, decreased over that same period.

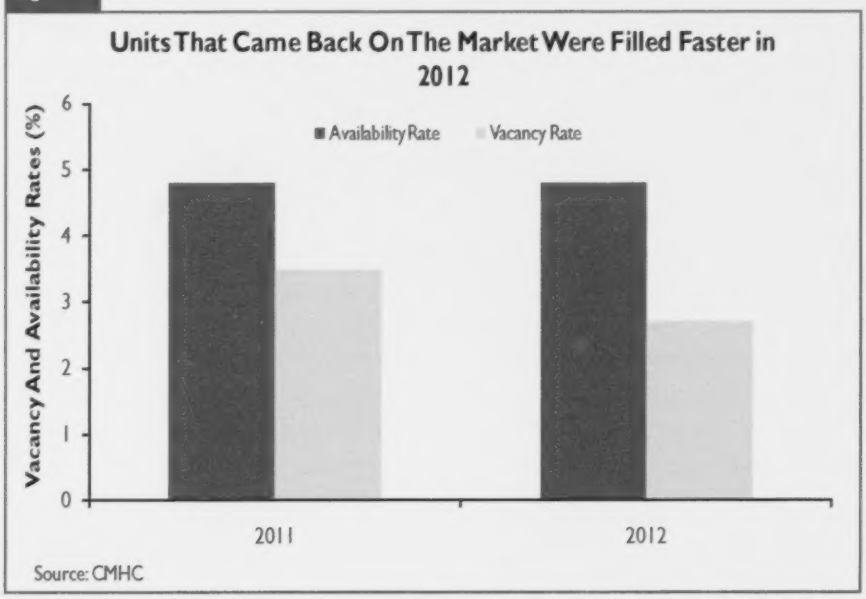
Figure 4



Rental Market Outlook

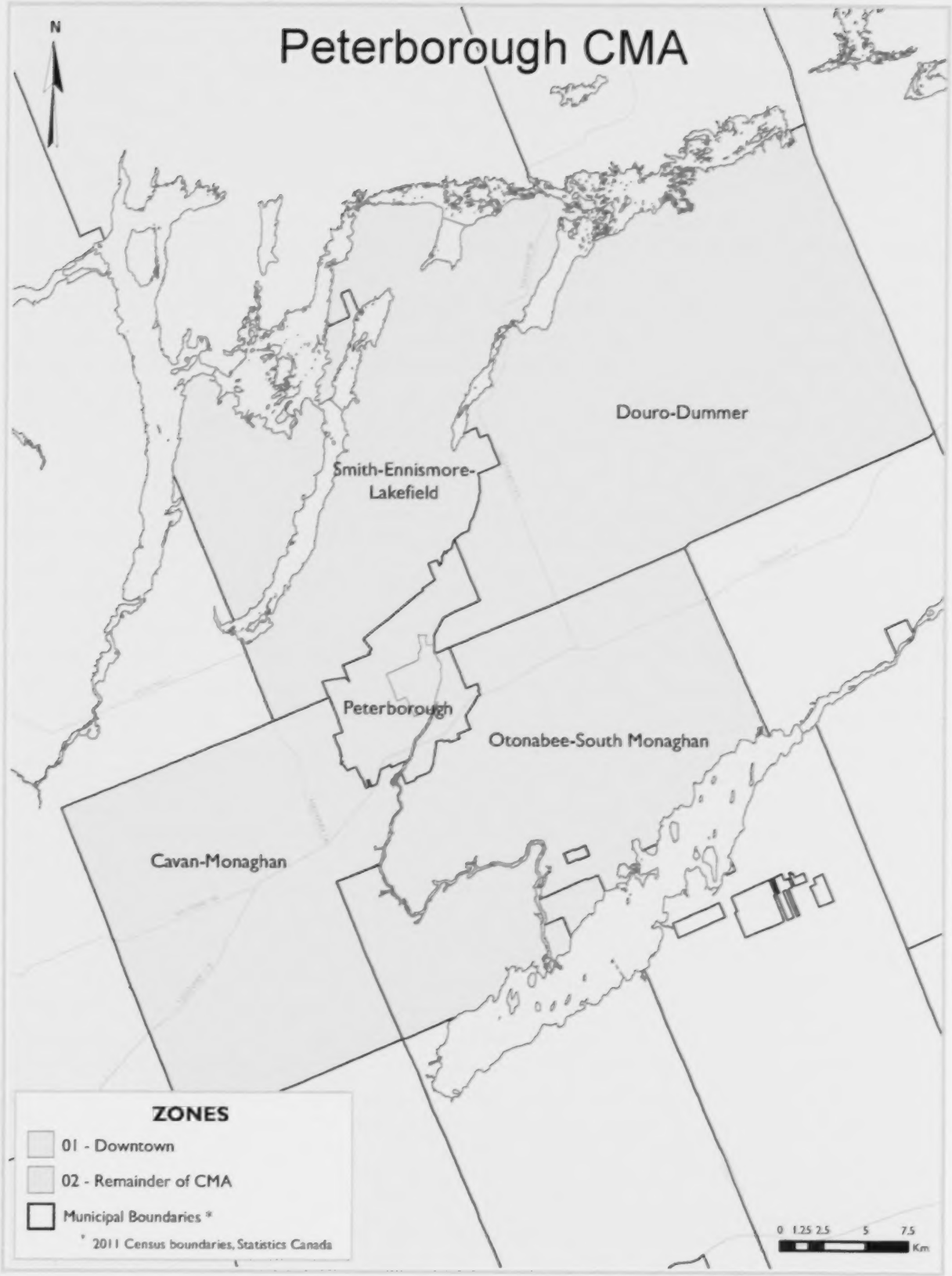
In 2013, the vacancy rate in Peterborough will remain relatively flat with steady demand for rental housing and a modest increase in the supply of units. There were 31 apartment rental units started in September and they are expected to be completed in 2013. The added supply will exert some upward pressure on vacancy rates. More student rental accommodation will be available next year as construction continues on phase one of a new student residence for Trent University. The additional student housing will have an impact on the private rental market, especially if growth in student enrolment does not keep pace with the number of spaces added. Migration will remain at a similar level

Figure 5



to 2012 and therefore will not have a significant impact on rental housing demand next year.

Slow employment and wage growth in late 2012 and early 2013 implies that potential first time buyers will be less likely to make the transition from rental accommodation into homeownership. As fewer units come back on the market there will be less opportunities for property owners to increase rent. Combined with a lower RTA guideline of 2.5 per cent in 2013 rent will grow at a slower rate next year. The monthly rent for a two-bedroom apartment is expected to increase 1.2 per cent in 2013.


Peterborough CMA
N
Douro-Dummer
Smith-Ennismore-
Lakefield
Peterborough
Otonabee-South Monaghan
Cavan-Monaghan
ZONES
01 - Downtown
02 - Remainder of CMA
Municipal Boundaries *
* 2011 Census boundaries, Statistics Canada
0 1.25 2.5 5 7.5
Km

RMS ZONE DESCRIPTIONS - PETERBOROUGH CMA	
Zone 1	**Downtown** - Part of Peterborough City (Geographically: Zone 1 is bounded by Park Hill Rd. on north, Lansdowne St. on south, Ashburnham on east, Park St./Monaghan Rd. on west). Census tracts: 0005.00, 0006.00, 0007.00, 0008.00 and 0010.00.
Zone 2	**Rest of Peterborough CMA** - As well as: Smith-Ennismore Lakefield TP, Douro-Dummer Tp, Otonabee-South Monaghan Tp, Cavan-Millbrook-North Monaghan TP, Curve Lake First Nation 35 IRI, and Hiawatha First Nation IRI. Census tracts: 0100.00, 0101.00, 0102.01, 0102.02, 0103.00, 0104.00, 0105.00, 0106.00, 0200.00 and 0201.00.
Zones 1-2	**Peterborough CMA**

RENTAL MARKET REPORT TABLES

Available in ALL Rental Market Reports

Private Apartment Data:

1.1.1 Vacancy Rates (%) by Zone and Bedroom Type
1.1.2 Average Rents ($) by Zone and Bedroom Type
1.1.3 Number of Units - Vacant and Universe by Zone and Bedroom Type
1.1.4 Availability Rates (%) by Zone and Bedroom Type
1.1.5 Estimate of Percentage Change (%) of Average Rent
1.2.1 Vacancy Rates (%) by Year of Construction and Bedroom Type
1.2.2 Average Rents ($) by Year of Construction and Bedroom Type
1.3.1 Vacancy Rates (%) by Structure Size and Bedroom Type
1.3.2 Average Rents ($) by Structure Size and Bedroom Type
1.4 Vacancy Rates (%) by Rent Range and Bedroom Type

Available in SELECTED Rental Market Reports

Private Apartment Data:

1.3.3 Vacancy Rates (%) by structure Size and Zone

Private Row (Townhouse) Data:

2.1.1 Vacancy Rates (%) by Zone and Bedroom Type
2.1.2 Average Rents ($) by Zone and Bedroom Type
2.1.3 Number of Units - Vacant and Universe by Zone and Bedroom Type
2.1.4 Availability Rates (%) by Zone and Bedroom Type
2.1.5 Estimate of Percentage Change (%) of Average Rent

Private Apartment and Row (Townhouse) Data:

3.1.1 Vacancy Rates (%) by Zone and Bedroom Type
3.1.2 Average Rents ($) by Zone and Bedroom Type
3.1.3 Number of Units - Vacant and Universe by Zone and Bedroom Type
3.1.4 Availability Rates (%) by Zone and Bedroom Type
3.1.5 Estimate of Percentage Change (%) of Average Rent

Available in the Quebec, Montreal, Ottawa, Toronto, Winnipeg, Regina, Saskatoon, Edmonton, Calgary, Vancouver and Victoria Reports

Rental Condominium Apartment Data *

4.1.1 Rental Condominium Apartments and Private Apartments in the RMS - Vacancy Rates (%)
4.1.2 Rental Condominium Apartments and Private Apartments in the RMS - Average Rents ($)
4.1.3 Rental Condominium Apartments - Average Rents ($)
4.2.1 Rental Condominium Apartments and Private Apartments in the RMS - Vacancy Rates (%) by Building Size
4.3.1 Condominium Universe, Rental Units, Percentage of Units in Rental and Vacancy Rate
4.3.2 Condominium Universe, Rental Units, Percentage of Units in Rental and Vacancy Rate by Building Size

Available in the Montreal, Toronto, Vancouver, St. John's, Halifax, Quebec, Barrie, Ottawa, Winnipeg, Regina, Saskatoon, Calgary, Edmonton, Abbotsford, Kelowna and Victoria Reports

Secondary Rented Unit Data

5.1 Secondary Rented Unit Average Rents ($) by Dwelling Type
5.2 Estimated Number of Households in Secondary Rented Units and Estimated Percentage of Households in Secondary Rented Units by Dwelling Type

1.1.1 Private Apartment Vacancy Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	3.4	3.3	3.5	2.0	3.4	2.6	**	**	3.4	2.5
Zone 2 - Rest of CMA	0.0	3.5	2.7	3.2	4.3	2.6	2.7	4.3	3.6	3.0
Peterborough CMA	**2.5**	**3.3**	**3.2**	**2.5**	**3.9**	**2.6**	**2.7**	**4.8**	**3.5**	**2.7**

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.2 Private Apartment Average Rents ($) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	599	628	746	748	895	912	1,215	1,148	826	838
Zone 2 - Rest of CMA	645	707	802	809	902	898	1,099	1,076	893	891
Peterborough CMA	**610**	**641**	**769**	**774**	**899**	**904**	**1,122**	**1,093**	**861**	**866**

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):
a - Excellent ($0 \leq cv \leq 2.5$), b- Very good ($2.5 < cv \leq 5$), c - Good ($5 < cv \leq 7.5$), d - Fair (Use with Caution) ($7.5 < cv \leq 10$)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.3 Number of Private Apartment Units in the Universe by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	150	146	1,236	1,231	1,298	1,281	95	103	2,779	2,761
Zone 2 - Rest of CMA	34	31	816	817	1,899	1,893	313	311	3,062	3,052
Peterborough CMA	**184**	**177**	**2,052**	**2,048**	**3,197**	**3,174**	**408**	**414**	**5,841**	**5,813**

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.4 Private Apartment Availability Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	4.1	6.4	5.1	3.9	4.4	5.3	3.7	13.3	4.7	5.1
Zone 2 - Rest of CMA	0.0	**	4.2	5.3	5.4	3.9	5.2	6.2	4.9	4.5
Peterborough CMA	**3.1**	**6.5**	**4.7**	**4.5**	**4.9**	**4.5**	**4.9**	**7.9**	**4.8**	**4.8**

The following letter codes are used to indicate the reliability of the estimates:
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** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.5 Private Apartment Estimate of Percentage Change (%) of Average Rent [1] by Bedroom Type Peterborough CMA

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12
Zone 1 - Downtown	3.2	2.9	2.5	2.2	2.3	1.6	++	2.8	2.2	1.9
Zone 2 - Rest of CMA	++	**	1.5	2.5	1.6	1.6	++	1.9	1.6	1.5
Peterborough CMA	**2.1**	**5.0**	**2.1**	**2.4**	**2.0**	**1.6**	**++**	**2.2**	**1.9**	**1.7**

[1]The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
++ Change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0).
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

1.2.1 Private Apartment Vacancy Rates (%) by Year of Construction and Bedroom Type Peterborough CMA

Year of Construction	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Peterborough CMA										
Pre 1940	3.8	4.8	4.9	1.3	7.8	3.0	**	**	5.8	2.6
1940 - 1959	6.7	**	0.0	6.2	**	**	**	**	6.5	5.7
1960 - 1974	0.0	4.4	3.2	3.9	4.9	2.0	2.7	5.4	4.0	2.9
1975 - 1989	**	0.0	2.9	1.8	2.6	2.6	**	4.0	2.7	2.4
1990 - 1999	**	n/s	**	**	0.7	**	**	**	0.5	**
2000+	**	**	1.1	4.5	1.1	4.5	n/u	n/u	1.1	4.3
Total	2.5	3.3	3.2	2.5	3.9	2.6	2.7	4.8	3.5	2.7

The following letter codes are used to indicate the reliability of the estimates:
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Please click Methodology or Data Reliability Tables Appendix link for more details

1.2.2 Private Apartment Average Rents ($) by Year of Construction and Bedroom Type Peterborough CMA

Year of Construction	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Peterborough CMA										
Pre 1940	595	633	684	696	785	805	**	**	740	745
1940 - 1959	610	**	692	692	764	774	**	n/s	734	740
1960 - 1974	626	667	793	788	920	902	1,119	1,126	887	877
1975 - 1989	614	625	785	802	896	914	1,108	1,081	878	893
1990 - 1999	**	n/s	**	**	861	886	**	**	870	889
2000+	**	**	849	854	1,103	1,118	n/u	n/u	1,004	998
Total	610	641	769	774	899	904	1,122	1,093	861	866

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):
a - Excellent ($0 \leq cv \leq 2.5$), b- Very good ($2.5 < cv \leq 5$), c - Good ($5 < cv \leq 7.5$), d - Fair (Use with Caution) ($7.5 < cv \leq 10$)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

1.3.1 Private Apartment Vacancy Rates (%) by Structure Size and Bedroom Type Peterborough CMA

Size	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Peterborough CMA										
3 to 5 Units	**	**	5.5	2.3	5.7	2.6	**	**	5.3	3.1
6 to 19 Units	4.3	3.4	4.0	3.3	3.7	3.3	**	**	3.8	3.4
20 to 49 Units	4.3	4.3	4.0	1.0	2.8	2.4	0.0	6.9	3.1	2.4
50 to 99 Units	**	2.1	2.1	3.1	6.3	4.1	4.4	1.8	3.9	3.4
100+ Units	**	**	2.2	1.5	**	1.1	**	3.7	2.0	1.5
Total	2.5	3.3	3.2	2.5	3.9	2.6	2.7	4.8	3.5	2.7

The following letter codes are used to indicate the reliability of the estimates:
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** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

1.3.2 Private Apartment Average Rents ($) by Structure Size and Bedroom Type Peterborough CMA

Size	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Peterborough CMA										
3 to 5 Units	562	602	657	682	765	784	**	1,144	746	754
6 to 19 Units	606	632	712	723	833	831	959	976	793	793
20 to 49 Units	650	669	746	792	940	948	1,156	1,132	881	911
50 to 99 Units	616	657	799	797	999	970	1,105	1,039	897	886
100+ Units	714	712	867	853	987	970	1,119	1,142	970	956
Total	610	641	769	774	899	904	1,122	1,093	861	866

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):
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Please click Methodology or Data Reliability Tables Appendix link for more details

1.3.3 Private Apartment Vacancy Rates (%) by Structure Size and Zone Peterborough CMA

Zone	3-5		6-19		20-49		50-99		100+	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	6.4	2.0	3.9	3.0	3.8	2.5	1.9	3.7	0.9	**
Zone 2 - Rest of CMA	**	5.4	3.6	3.9	2.7	2.4	5.7	3.1	2.5	2.0
Peterborough CMA	**5.3**	**3.1**	**3.8**	**3.4**	**3.1**	**2.4**	**3.9**	**3.4**	**2.0**	**1.5**

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

1.4 Private Apartment Vacancy Rates (%) by Rent Range and Bedroom Type Peterborough CMA

Rent Range	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Peterborough CMA										
LT $600	**	0.0	1.8	0.0	**	**	**	**	2.0	0.0
$600 - $699	**	4.2	4.3	5.4	**	**	**	**	4.9	4.5
$700 - $799	5.2	**	5.7	3.2	5.0	2.4	**	**	5.3	3.0
$800 - $899	**	**	1.6	1.5	2.8	3.0	**	**	2.2	2.7
$900 - $999	**	**	5.9	0.0	3.2	2.6	**	6.8	3.4	2.6
$1000+	n/s	n/s	**	**	6.1	3.0	3.2	2.8	5.1	2.9
Total	2.5	3.3	3.2	2.5	3.9	2.6	2.7	4.8	3.5	2.7

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
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n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

2.1.1 Private Row (Townhouse) Vacancy Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	**	**	**	**	**	3.9	0.0	**	**	3.1
Zone 2 - Rest of CMA	**	**	0.0	**	**	**	3.0	0.6	2.0	1.4
Peterborough CMA	**	**	**0.0**	**0.0**	**4.8**	**	**2.1**	**1.5**	**2.2**	**2.0**

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

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2.1.2 Private Row (Townhouse) Average Rents ($) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	**	**	555	648	666	737	1,138	1,060	856	872
Zone 2 - Rest of CMA	**	**	592	620	813	848	941	965	751	798
Peterborough CMA	**	**	**584**	**628**	**706**	**772**	**1,011**	**994**	**793**	**824**

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):
a - Excellent ($0 \leq cv \leq 2.5$), b- Very good ($2.5 < cv \leq 5$), c - Good ($5 < cv \leq 7.5$), d - Fair (Use with Caution) ($7.5 < cv \leq 10$)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

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2.1.3 Number of Private Row (Townhouse) Units in the Universe by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	2	2	33	31	70	71	96	93	201	197
Zone 2 - Rest of CMA	46	46	48	48	41	41	211	211	346	346
Peterborough CMA	**48**	**48**	**81**	**79**	**111**	**112**	**307**	**304**	**547**	**543**

The following letter codes are used to indicate the reliability of the estimates:
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2.1.4 Private Row (Townhouse) Availability Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	**	**	**	**	**	**	0.0	**	**	9.4
Zone 2 - Rest of CMA	**	**	0.0	**	**	**	**	0.6	2.4	1.4
Peterborough CMA	**	**	**0.0**	**	**4.8**	**	**2.5**	**3.7**	**2.4**	**4.3**

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
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n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

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2.1.5 Private Row (Townhouse) Estimate of Percentage Change (%) of Average Rent[1] by Bedroom Type Peterborough CMA

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12
Zone 1 - Downtown	**	**	++	**	**	**	++	++	++	**
Zone 2 - Rest of CMA	**	**	2.4	4.9	-1.1	4.0	**	3.1	++	4.0
Peterborough CMA	**	**	**	**	++	**	**	**	++	**4.1**

[1] The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
++ Change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0).
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

3.1.1 Private Row (Townhouse) and Apartment Vacancy Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	3.3	3.2	3.4	2.0	3.6	2.6	1.3	5.1	3.3	2.6
Zone 2 - Rest of CMA	0.0	1.2	2.6	3.0	4.3	2.8	2.8	2.8	3.5	2.8
Peterborough CMA	**2.0**	**2.5**	**3.0**	**2.4**	**4.0**	**2.7**	**2.4**	**3.4**	**3.4**	**2.7**

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

3.1.2 Private Row (Townhouse) and Apartment Average Rents ($) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	597	627	743	746	879	902	1,176	1,106	828	840
Zone 2 - Rest of CMA	484	466	788	797	900	897	1,048	1,032	880	882
Peterborough CMA	**553**	**569**	**762**	**768**	**891**	**899**	**1,081**	**1,052**	**856**	**862**

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):
a - Excellent ($0 \leq cv \leq 2.5$), b- Very good ($2.5 < cv \leq 5$), c - Good ($5 < cv \leq 7.5$), d - Fair (Use with Caution) ($7.5 < cv \leq 10$)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

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3.1.3 Number of Private Row (Townhouse) and Apartment Units in the Universe by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	152	148	1,269	1,262	1,368	1,352	191	196	2,980	2,958
Zone 2 - Rest of CMA	80	77	864	865	1,940	1,934	524	522	3,408	3,398
Peterborough CMA	**232**	**225**	**2,133**	**2,127**	**3,308**	**3,286**	**715**	**718**	**6,388**	**6,356**

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

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3.1.4 Private Row (Townhouse) and Apartment Availability Rates (%) by Zone and Bedroom Type Peterborough CMA

Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1 - Downtown	4.0	6.3	5.0	4.1	4.4	5.4	1.9	12.1	4.5	5.3
Zone 2 - Rest of CMA	0.0	2.4	3.9	5.0	5.3	4.0	4.6	4.0	4.7	4.2
Peterborough CMA	**2.4**	**5.0**	**4.5**	**4.4**	**4.9**	**4.6**	**4.0**	**6.1**	**4.6**	**4.7**

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

3.1.5 Private Row (Townhouse) and Apartment Estimate of Percentage Change (%) of Average Rent [1] by Bedroom Type Peterborough CMA										
Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12	Oct-10 to Oct-11	Oct-11 to Oct-12
Zone 1 - Downtown	3.1	3.5	2.5	2.6	2.3	2.1	++	2.3	2.2	2.0
Zone 2 - Rest of CMA	1.0	6.7	1.6	2.7	1.5	1.7	++	2.1	1.3	1.8
Peterborough CMA	**2.1**	**5.2**	**2.1**	**2.6**	**1.9**	**1.8**	**++**	**2.2**	**1.7**	**1.9**

[1]The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
++ Change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0).
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

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TECHNICAL NOTE:

Difference between Percentage Change of Average Rents (Existing and New Structures) AND Percentage Change of Average Rents from Fixed Sample (Existing Structures Only):

Percentage Change of Average Rents (New and Existing Structures): The increase/decrease obtained from the calculation of percentage change of average rents between two years (example: $500 in the previous year vs. $550 in current survey represents an increase of 10 percent) is impacted by changes in the composition of the rental universe (e.g. the inclusion of newly built luxury rental buildings in the survey, rental units renovated/upgraded or changing tenants could put upward pressure on average rents in comparison to the previous year) as well as by the rent level movement (e.g. increase/decrease in the level of rents that landlords charge their tenants).

Percentage Change of Average Rents from Fixed Sample (Existing Structures Only): This is a measure that estimates the rent level movement. The estimate is based on structures that were common to the survey sample for both the previous year and the current Rental Market Surveys. However, some composition effects still remain e.g. rental units renovated/upgraded or changing tenants because the survey does not collect data to such level of details.

METHODOLOGY FOR RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts the **Rental Market Survey** (RMS) every year in April and October to estimate the relative strengths in the rental market. The survey is conducted on a sample basis in all urban areas with populations of 10,000 and more. The survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months. The survey collects market rent, available and vacant unit data for all sampled structures.
The survey is conducted by a combination of telephone interviews and site visits, and information is obtained from the owner, manager, or building superintendent. The survey is conducted during the first two weeks of April/October, and the results reflect market conditions at that time.

CMHC's Rental Market Survey provides a snapshot of vacancy and availability rates, and average rents in both new and existing structures. There also exists a measure for the change in rent that is calculated based on existing structures only. The estimate is based on structures that were common to the survey sample for both the previous year and the current Rental Market Surveys. The change in rent in existing structures is an estimate of the change in rent that the landlords charge and removes compositional effects on the rent level movement due to new buildings, conversions, and survey sample rotation. The estimate of per cent change in rent is available in all Canada and Provincial Highlights publications, and also in the CMA reports (fall survey only). The rent levels in new and existing structures are also published. While the per cent change in rents in existing structures published in the reports are statistically significant, changes in rents that one might calculate based on rent levels in new and existing structures may or may not be statistically significant.

METHODOLOGY FOR SECONDARY RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts a survey of the **Secondary Rental Market** (SRMS) in September and October to estimate the relative strengths in the secondary rental market which is defined as those dwellings not covered by the regular RMS. CMHC has identified the following dwelling components to be included in SRMS:

- Rented single-detached houses.
- Rented double (semi-detached) houses (i.e.. Two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back).
- Rented freehold row/town homes.
- Rented duplex apartments (i.e.. one-above-other).
- Rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type).
- Rented condominiums (can be any dwelling type but are primarily apartments).
- One or two apartments which are part of a commercial or other type of structure.

The SRMS has three components which are conducted in selected CMAs:

- A Household Rent Survey of all households to collect information about rents.
- A Condominium Apartment Rent Survey of households living in condominium apartments to collect information about rents.
- A Condominium Apartment Vacancy Survey of condominium apartment owners to collect vacancy information.

All three surveys are conducted by telephone interviews. For the condominium apartment vacancy survey, information is obtained from the owner, manager, or building superintendent and can be supplemented by site visits if no telephone contact is made. For the other two surveys, information is collected from an adult living in the household. All surveys are conducted in September and October, and the results reflect market conditions at that time.

CMHC publishes the number of units rented and vacancy rates for the condominium vacancy survey. For the condominium rent and household rent surveys, the average rent is published. A letter code representing the statistical reliability (i.e., the coefficient of variation (CV)) for each estimate is provided to indicate the data reliability. Rented condominium apartments were surveyed in the following CMAs: Vancouver, Victoria, Calgary, Edmonton, Regina, Saskatoon, Winnipeg, Toronto, Ottawa, Montréal and Québec (NOTE: Condo rent data was not collected for Regina and Saskatoon). Other secondary rental market units were surveyed in Abbotsford, Barrie, Calgary, Edmonton, Halifax, Montreal, Ottawa, Quebec, St. John's, Toronto, Winnipeg, Regina, Saskatoon, Kelowna, Vancouver and Victoria.

Every year CMHC reviews the method of estimation for Household Rent Survey, which may result in some changes to previously published estimates. All statistics in this report are reflective of the new method of estimation.

DEFINITIONS

Availability: A rental unit is considered available if the existing tenant has given, or has received, notice to move, and a new tenant has not signed a lease; or the unit is vacant (see definition of vacancy below).

Rent: The rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit.

It should be noted that the average rents reported in this publication provide a sound indication of the amounts paid by unit size and geographical sector. Utilities such as heating, electricity and hot water may or may not be included in the rent.

Rental Apartment Structure: Any building containing three or more rental units, of which at least one unit is not ground oriented. Owner-occupied units are not included in the rental building unit count.

Rental Row (Townhouse) Structure: Any building containing three or more rental units, all of which are ground oriented with vertical divisions. Owner-occupied units are not included in the rental building unit count. These row units in some centres are commonly referred to as townhouses.

Vacancy: A unit is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

Definitions of Census Areas referred to in this publication are as follows:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

October 2011 data presented is based on Statistics Canada's 2006 Census area definitions. October 2012 data presented is based on Statistics Canada's 2011 Census area definitions.

Acknowledgement

The Rental Market Survey and the Secondary Rental Market Survey could not have been conducted without the cooperation of the rental property owners, managers, building superintendents and household members throughout Canada. CMHC acknowledges their hard work and assistance in providing timely and accurate information. As a result of their contribution, CMHC is able to provide information that benefits the entire housing industry.

Rental Affordability Indicators

CMHC no longer reports on its rental affordability indicators (i.e. average rent compared to average renter income) given significant variability of underlying renter income data.

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